

Information to identify the case:	
Debtor 1: <u>Kristina Mereidth Wilson</u>	Social Security number or ITIN: xxx-xx-8597
First Name Middle Name Last Name	EIN: 92-6329700
Debtor 2: _____	Social Security number or ITIN: _____
(Spouse, if filing) First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court: Western District of Texas	Date case filed for chapter: 13 9/1/23
Case number: 23-60459-mmp	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kristina Mereidth Wilson	
2. All other names used in the last 8 years	aka Kristina M Wilson, aka Kristina Wilson, aka Kristina Mereidth Wilson, aka Wilson Kristina M, dba Kristina Mereidth Wilson Estate	
3. Address	3100 S WS Young Drive P.O. Box 10653 Killeen, TX 76547	
4. Debtor's attorney Name and address	Kristina Mereidth Wilson 3100 S WS Young Drive P.O. Box 10653 Killeen, TX 76547	Contact phone _____ Email: <u>None</u>
5. Bankruptcy trustee Name and address	G. Ray Hendren 4505 Spicewood Springs Rd Ste. 205 Austin, TX 78759	Contact phone (512) 474-6309
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . See Court website for electronic filing information: www.txwb.uscourts.gov .	800 FRANKLIN AVE., SUITE 140 WACO, TX 76701-0	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (254) 750-1513 Date: 9/7/23

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 11, 2023 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: VIA VIDEOCONFERENCE
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: </div> <div> Filing deadline: 12/11/23 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): </div> <div> Filing deadline: 11/13/23 </div> <div> Deadline for governmental units to file a proof of claim: </div> <div> Provided in Fed. R. Bankr. P. 3002 (c)(1): <i>not later than 180 days after the date of the order for relief.</i> </div> <hr/> <div> Deadlines for filing proof of claim: </div> <div> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div>	
9. Filing of plan	The hearing on confirmation will be held on: 11/15/23 at 09:15 AM , Location: Waco Bankruptcy Courtroom No. 1, 800 Franklin Ave., Ste. 160, Waco, TX 76701 The debtor has filed a plan as of this date. The plan will be sent separately. or The debtor has filed a plan. The plan is enclosed. or The debtor has not filed a plan as of this date. The plan will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Kristina Mereidth Wilson
Debtor

Case No. 23-60459-mmp
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0542-6

User: admin

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Date Rcvd: Sep 07, 2023

Form ID: 309I

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2023:

Recip ID	Recipient Name and Address
db	+++ Kristina Mereidth Wilson, 3100 S WS Young Drive, P.O. Box 10653, Killeen, TX 76547-0653
tr	+ G. Ray Hendren, 4505 Spicewood Springs Rd, Ste. 205, Austin, TX 78759-8794
18524792	+ Bell County Clerk's Office, 550 E. 2nd Ave., Belton, TX 76513-3204
18524793	+ Chicago Title Insurance, 10 LaSalle St. Ste 3100, Chicago, IL 60603-1028
18524791	Decubas & Lewis, PA, 333 W Commercial Blvd. Ste F150, Fort Lauderdale, FL 33309
18524795	+ Farmers Lloyds Insurance Company of Texas, POB 6060, Scranton, PA 18505-6060
18524801	+ Moneith Title and Abstract Co., 2500 Bacon Ranch Rd., Killeen, TX 76542-2901
18524790	+ Nationwide Title Clearing, 2100 AIT 19 North, Plam Harbor, FL 34683-2620
18524798	+ State of Texas, 1100 15th St NW, Washington, TX 20005-1707
18524794	+ Texas Department of Motor Vehicles, 4000 Jackson Ave, Austin, TX 78731-6007

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: julie.parsons@mvbalaw.com	Sep 07 2023 22:02:00	Julie A. Parsons, McCreary Veselka Bragg & Allen PC, PO Box 1269, Round Rock, TX 78680-1269
ust	+ Email/Text: ustregion07.au.ecf@usdoj.gov	Sep 07 2023 22:02:00	United States Trustee - WA12, United States Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
18524797	+ EDI: GMACFS.COM	Sep 08 2023 01:56:00	Ally Bank, 200 Renaissance Center, Detroit, MI 48243-1300
18525114	+ EDI: AISACG.COM	Sep 08 2023 01:56:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
18524500	+ Email/Text: julie.parsons@mvbalaw.com	Sep 07 2023 22:02:00	Bell TAD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269
18524800	+ EDI: CAPONEAUTO.COM	Sep 08 2023 01:56:00	Capital One Auto Financial Corp., 1680 Capital one Dr., McLean, VA 22102-3407
18524799	+ Email/Text: bky_mail@fanniemaes.com	Sep 07 2023 22:02:00	Fannie Mae, 1100 15th St St. Nw, Washington, DC 20005
18524796	Email/Text: EBN@Mohela.com	Sep 07 2023 22:02:00	Mohela, 633 Spirit Dr, Chesterfield, MO 63005
18524789	+ Email/Text: BKMAIL@planethomelending.com	Sep 07 2023 22:02:00	Planet Home Lending, 321 Research Pkwy Ste 303, Meriden, CT 06450-8342

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0542-6

User: admin

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Date Rcvd: Sep 07, 2023

Form ID: 309I

Total Noticed: 19

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Bell TAD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2023 at the address(es) listed below:

Name	Email Address
G. Ray Hendren	courtmail@rayhendren13.com courtmailbackup@rayhendren13.com
Julie A. Parsons	on behalf of Creditor Bell TAD jparsons@mvalaw.com vcovington@mvalaw.com;kalexander@mvalaw.com;julie.parsons@ecf.courtdrive.com
United States Trustee - WA12	ustpregion07.au.ecf@usdoj.gov

TOTAL: 3